B 10S2 (Supplement 2) (12/11)

UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF MISSISSIPPI

In re Ethel Howard Young Debtor

Case No. 14-13916

Chapter 13

Notice of Postpetition Mortgage Fees, Expenses, and Charges

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses and changes that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Court claim no. (if known): 13 Mae"), creditor c/o Seterus, Inc. Last four digits of any number you use to identify the debtor's XXXX9505 account: Does this notice supplement a prior notice of postpetition fees, expenses, and charges? [x] No [] Yes. Date of late notice: mm/dd/yyyy

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Arriguat
1. Late charges		(1) \$ <u>0.00</u>
2. Non-sufficient funds (NSF) fees		(2) \$ <u>0.00</u>
3. Attorney fees		(3) \$ <u>0.00</u>
4. Filing fees and court courts		(4) \$ <u>0.00</u>
5. Bankruptcy/Proof of claim fees	<u>5/4/2015</u>	(5) \$ <u>150.00</u>
6. Appraisal/ Broker's price opinion fees		(6) \$ <u>0.00</u>
7. Property inspection fees	<u>5/7/2015, 6/4/2015, 7/1/2015</u>	(7) \$ <u>45.00</u>
8. Tax advances (non-escrow)		(8) \$ <u>0.00</u>
9. Insurance advances (non-escrow)		(9) \$ <u>0.00</u>
10. Property preservation expenses. Spec	pify:	(10) \$ <u>0.00</u>
11. Other. Specify:		(11) \$ <u>0.00</u>
12. Other. Specify:		(12) \$ <u>0.00</u>
13. Other. Specify:		(13) \$
14. Other, Specify:		(14) \$ <u>0.00</u>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. 1322 (b) (5) and Bankruptcy Rule 3002.1.

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B 10S2 (Supplement 2) (12/11)

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

telephone nu	umber if different from the notice ac	ldress listed on the proof	of claim to which this Supplement applies.
Check the a	opropriate box.		
[] I am the cre [x] I am the cre	editor. editor's authorized agent. (Attach copy	of power of attorney, if any.)	
	der penalty of perjury that the informand reasonable belief.	mation provided in this No	otice is true and correct to the best of my knowledge,
XSignature			Date October 29, 2015
Print:	First Name And du Gibbs Middle Name	Last Name	Title <u>Authorized Agent</u>
Company	Rosicki, Rosicki & Associates, P.C.		_
Address	51 E. Bethpage Road Number Street Plainview NY City State	11803 ZIP Code	
Contact phone	(516) 7412585	21, 0000	Email Isinger@rosicki.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges has been served by Electronic Case Filing on the following parties:

William C. Cunningham, Esq. Debtor's Attorney

Terre M. Vardaman, Esq. Trustee

U.S. Trustee

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges has been served by first class mail on the following parties:

Ethel Howard Young 430 North Long Street Starkville, MS 39759

October 30 2015

Seung Woo Lee